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1. (Original) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash.

2. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling said ATM to receive a transaction from a remote source.

3. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.

4. (Original) The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.

5. (Original) The method of claim 4 wherein said signals implement local wireless communication.

6. (Original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said

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network and said wireless telephone.

7. (Original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless telephone; and providing a connection between said network and said wireless telephone.

8. (Original) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism.

9. - 14. (Cancelled)

15. (Original) A method comprising the steps of: identifying a self-service terminal (SST) which has a screen for displaying user options and a touch input mechanism for receiving user commands; and modifying the SST so that it receives user commands from a wireless telephone.

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16. (Cancelled) A transceiver for installing in a self-service terminal (SST) during a retrofit operation of the SST, where the transceiver is operable to conduct wireless communication with a user of the SST, and the transceiver is adapted to convey transactions to the SST, so that when the transceiver is installed in the SST a user can execute a transaction on the SST using a wireless communication device.

17. (Currently amended) A self-service terminal having been retrofitted ~~to allow~~ to contain means for allowing the terminal to execute transactions entered using a wireless telephone, wherein said terminal did not allow transactions to be entered using a wireless telephone prior to retrofitting.

18. (Currently amended) A self-service terminal having been retrofitted ~~to receive~~ to contain means for receiving a transaction from an authorized source external to the terminal, wherein said terminal was unable to receive transactions from said authorized source prior to retrofitting.

19. (Previously amended) A self-service terminal including a program storage device, the device having been upgraded to encode a program of instructions for monitoring an external source and for receiving a transaction from an authorized source via the external

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source, wherein the terminal was unable to receive transactions via the external source prior to upgrading.

20. (Original) A method comprising: identifying a system which includes a host and a plurality of ATMs interconnected by a network in which each ATM has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said system to enable at least one of said ATMs to receive from a wireless telephone user commands for dispensing cash.

21. (Original) The method of claim 20 wherein said modifying step includes upgrading a program residing on said host, on at least one of said ATMs, or both.

22. (Previously added) Method according to claim 1, wherein, prior to the process of modifying said ATM, said ATM was incapable of receiving user commands for dispensing cash from a wireless telephone.

23. (Previously added) Method according to claim 20, wherein, prior to modifying, no ATMs could receive user commands for dispensing cash from a wireless telephone.

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24. (Cancelled)

25. (Previously added) Apparatus according to claim 24, wherein the transceiver is assigned a telephone number, and the SST displays that telephone number to customers.

26. (Previously added) Method according to claim 15, wherein the SST was unable to receive user commands from a wireless telephone prior to the modifying process.

27. (Previously added) Method according to claim 7, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.

28. (Previously added) Method according to claim 8, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.

29. (Previously added) Method according to claim 6, wherein communication between the wireless telephone and the ATM occurs through the network.

30. (Cancelled)

31. (Cancelled)